

**This document has been electronically entered in the records of the United States Bankruptcy Court for the Southern District of Ohio.**

**IT IS SO ORDERED.**

**Dated: March 06, 2006**

  
Charles M. Caldwell  
United States Bankruptcy Judge

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**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION**

In Re: : Case No. 05-75540  
Jeffrey Francis Howard  
Deborah Sue Howard : Chapter 13 (Judge Caldwell)  
SSN xxx-xx-6012  
SSN xxx-xx-7870 :

**ORDER ON OBJECTION TO PROOF OF CLAIM**

The unopposed objection of the Chapter 13 Trustee to Claim #7 of Countrywide Home Loans is sustained.

It is hereby ordered that the claim of said creditor, filed on December 21, 2005 in the amount of \$18,029.16, be allowed as a general unsecured claim for the purpose of distribution.

**IT IS SO ORDERED.**

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Howard  
Case No. 05-75540

**Notice will be electronically mailed to:**

Asst US Trustee (Col)  
ustpreion09.cb.ecf@usdoj.gov

Frank M Pees  
trustee@ch13.org

Samuel L Calig  
calighandelman@ameritech.net

**Regular US mail postage pre-paid:**

Jeffrey Francis Howard  
Deborah Sue Howard  
1946 Westfield Dr. S  
Columbus, OH 43223

Countrywide Home Loans  
400 Countrywide Way  
Mail Stop SV-46  
Simi Valley, CA 93065  
Attn: BK Department

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Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0648-2  
Case: 05-75540

User: poseyd  
Form ID: pdf01

Page 1 of 1  
Total Served: 6

Date Rcvd: Mar 07, 2006

The following entities were served by first class mail on Mar 09, 2006.

db +Jeffrey Francis Howard, 1946 Westfield Dr. S., Columbus, OH 43223-3769  
jdb +Deborah Sue Howard, 1946 Westfield Dr. S., Columbus, OH 43223-3769  
aty +Samuel L Calig, 854 E Broad St, Columbus, OH 43205-1110  
tr +Frank M Pees, 130 East Wilson Bridge Road, Suite 200, Worthington, OH 43085-2391  
ust +Asst US Trustee (Col), Office of the US Trustee, 170 North High Street, Suite 200,  
Columbus, OH 43215-2417  
+Countrywide Home Loans, 400 Countrywide Way, Mail Stop SV-46, Simi Valley, CA 93065-6298

The following entities were served by electronic transmission.

NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2006

Signature:

